36. The system of claim 29 wherein the information processing computer further comprises means for varying a value stored in the storage device in accordance with a predetermined function.

37. The system of claim 36 wherein the predetermined function is an increase of the value as a function of time.

38. The system of claim 36 wherein the predetermined function is a decrease of the value as a function of time.

39. The system of claim 36 wherein the predetermined function is an increase of the value in a random manner.

40. The system of claim 36 wherein the predetermined function is related to the frequency that the cash-equivalent card is used for making a purchase.

41. The system of claim 36 wherein the predetermined function is related to the number of purchase made within a predetermined period of time.

42. The system of claim 36 wherein the predetermined function is related to the number of purchase made within a randomly determined period of time.

43. The system of claim 29 wherein the cash-equivalent card number is encoded in a magnetic stripe on the card.

44. The system of claim 29 wherein the cash-equivalent card

number is encoded in a bar code symbol printed on the card.

45. The system of claim 29 wherein the cash-equivalent card number is encoded in an RF-ID transponder associated with the card.

46. The system of claim 29 wherein the value is denominated in a base currency type and the purchase amount is denominated in a purchase currency type, and wherein the means for executing a purchase transaction further comprises means for converting the purchase amount to a converted purchase amount denominated in the base currency type if the purchase currency type is different from the base currency type.

47. The system of claim 29 wherein the value stored in the storage device is also reduced by a transaction fee related to the purchase transaction.

48. The system of claim 29 wherein each cash-equivalent card has associated in the storage device a record of previously executed purchase transactions.

49. The system of claim 48 wherein each record of previously executed purchase transactions comprises identification of types of goods previously purchased with the cash-equivalent card.

50. The system of claim 48 wherein each record of previously executed purchase transactions comprises identification of the merchant with whom the purchase transactions have been executed.

51. The system of claim 29 wherein each cash-equivalent card has associated in the storage device an allowable purchase item type record comprising a listing of allowable purchase item types, and wherein the means for requesting authorization further comprises means for transmitting to the information processing computer an identification of the purchase item, and wherein the information processing computer further comprises:

> means for determining if the purchase item is listed as an allowable purchase item type, and
>
> means for disallowing the transaction if the purchase item is not listed as an allowable purchase item type.

52. The system of claim 29 wherein each cash-equivalent card has associated in the storage device a disallowable purchase item type record comprising a listing of disallowable purchase item types, and wherein the means for requesting authorization further comprises means for transmitting to the information processing computer an identification of the purchase item, and wherein the information processing computer further comprises:

> means for determining if the purchase item is listed as a disallowable purchase item type, and
>
> means for allowing the transaction if the purchase item is not listed as a disallowable purchase item type.